

**UNITED STATES BANKRUPTCY COURT
OREGON DISTRICT OF OREGON
PORTLAND DIVISION**

In re: MARK A BRADFORD	§	Case No. 11-39885
RAMONA L BRADFORD	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Wayne Godare, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 11/17/2011.
- 2) The plan was confirmed on 02/16/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 08/08/2013, 02/21/2014.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 11/15/2016.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$250,375.58.
- 10) Amount of unsecured claims discharged without full payment: \$20,338.62.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 53,564.07	
Less amount refunded to debtor(s)	\$ 0.08	
NET RECEIPTS		\$ 53,563.99

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 5,281.86	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,957.97	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 8,239.83
Attorney fees paid and disclosed by debtor(s):	\$ 993.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
TED A TROUTMAN	Lgl	0.00	6,362.42	6,362.42	5,281.86	0.00
BANK OF AMERICA	Sec	206,625.00	23,411.76	23,411.76	23,411.76	0.00
BANK OF AMERICA	Uns	47,631.00	47,406.29	0.00	0.00	0.00
LES SCHWAB HEADQUARTERS	Sec	770.00	632.25	632.25	632.25	6.76
NCEP LLC	Sec	9,251.27	8,791.13	8,791.13	8,791.13	887.11
SPRINGLEAF FINANCIAL SERVICES	Sec	5,219.00	4,931.78	4,931.78	200.00	0.00
UNITED STATES TREASURY	Pri	0.00	NA	NA	0.00	0.00
OREGON DEPT OF REVENUE	Pri	0.00	0.00	0.00	0.00	0.00
CANDICA LLC	Uns	5,929.41	5,869.41	5,869.41	1,782.96	0.00
CHASE BANK USA	Uns	2,779.10	2,753.12	2,753.12	836.32	0.00
BECKET & LEE LLP	Uns	373.00	353.50	353.50	107.38	0.00
BECKET & LEE LLP	Uns	3,894.00	3,842.24	3,842.24	1,167.16	0.00
OAK HARBOR CAPITAL LLC	Uns	3,675.00	3,699.68	3,699.68	1,123.86	0.00
DEPARTMENT OF EDUCATION	Uns	12,340.00	12,607.69	12,607.69	3,829.86	0.00
PORTFOLIO RECOVERY	Uns	1,591.00	1,591.43	1,591.43	483.43	0.00
PORTFOLIO RECOVERY	Uns	674.45	635.19	635.19	192.95	0.00
PORTFOLIO RECOVERY	Uns	1,507.96	1,498.12	1,498.12	455.09	0.00
ATLANTIC CREDIT & FINANCE	Uns	4,946.00	4,661.87	4,661.87	1,416.14	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
AFNI	Uns	70.00	NA	NA	0.00	0.00
COLUMBIA COLLECTION SERVICE	Uns	1,514.53	NA	NA	0.00	0.00
PAY DAY EXPRESS/ RAPID CASH	Uns	250.00	NA	NA	0.00	0.00
PROVIDENCE HEALTH & SERVICES	Uns	582.10	NA	NA	0.00	0.00
SEARS	Uns	582.72	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 23,411.76	\$ 23,411.76	\$ 0.00
Debt Secured by Vehicle	\$ 13,722.91	\$ 8,991.13	\$ 887.11
All Other Secured	\$ 632.25	\$ 632.25	\$ 6.76
TOTAL SECURED:	\$ 37,766.92	\$ 33,035.14	\$ 893.87
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 37,512.25	\$ 11,395.15	\$ 0.00

Disbursements:

Expenses of Administration	\$ 8,239.83	
Disbursements to Creditors	\$ 45,324.16	
TOTAL DISBURSEMENTS:		\$ 53,563.99

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 04/10/2017

By: /s/Wayne Godare
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.